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B1 (Official Form 1) (04/13)

United States WESTERN DIST	Bankruptcy C	ourt MOMA			Volu	untary Petition
	N DIVISION					untary r cution
Name of Debtor (if individual, enter Last, First, Middle): Waldroup, Charles Allan				r (Spouse) (Last, Fir ndi Michelle	st, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		(include r	married, mai	d by the Joint Debtor iden, and trade name helle McDowell	es):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Com than one, state all): xxx-xx-2709	plete EIN (if more		digits of Soo	c. Sec. or Individual-)/Complete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 4225 Goodrich Rd Duncan, OK		I	oodrich	int Debtor (No. and S Rd	Street, City, and Sta	ite):
	ZIP CODE 73533					ZIP CODE 73533
County of Residence or of the Principal Place of Business: Stephens		County of Stephe		or of the Principal P	lace of Business:	·
Mailing Address of Debtor (if different from street address): 4225 Goodrich Rd Duncan, OK		1 -	oodrich	oint Debtor (if differen Rd	nt from street addre	ess):
	ZIP CODE 73533					ZIP CODE 73533
Location of Principal Assets of Business Debtor (if different from st	reet address above)):				ZIP CODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box.) ✓ Full Filing Fee attached. ☐ Filing Fee to be paid in installments (applicable to individuals signed application for the court's consideration certifying that unable to pay fee except in installments. Rule 1006(b). See	(Check of Health Care I Single Asset in 11 U.S.C. Railroad Stockbroker Commodity E Clearing Ban Other Tax-E: (Check b Debtor is a ta under title 26 Code (the Int	Business Real Estate as d § 101(51B) Broker Ik Exempt Entity Dox, if applicable. Exexempt organic of the United St ternal Revenue C Check Det Check Det Check) ization izates Code). one box: otor is a sma otor is not a if:	the P Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are prima debts, defined ir § 101(8) as "incindividual primar personal, family, hold purpose." Chapter all business debtor as small business debtor gate noncontigent liquid primar personal.	Chapter 1 of a Forei Chapter 1 of a Forei Chapter 1 of a Forei Nature of De (Check one brily consumer of 11 U.S.C. urred by an illy for a or house- r 11 Debtors a defined by 11 U.S or as defined in 11 U.S. utility of a defined by 11 U.S or as defined in 11 U.S. or as defined in 11 U.S. or as defined by 11 U.S. or as defined by 11 U.S. or as defined in 11 U.S. or as	Debts are primarily business debts. Debts are primarily business debts. Debts are primarily business debts.
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. on 4/01/16 and every three years thereafter). Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors				50,001- 100,000	Over 100,000	
Estimated Assets		50,000,001	100,000,00 50 \$500 millio		More than \$1 billion	
Estimated Liabilities		50,000,001	\$100,000,00 to \$500 millio		More than \$1 billion	

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B1 (Official Form 1) (04/13) Page 2 **Charles Allan Waldroup Voluntary Petition** Name of Debtor(s): **Brandi Michelle Waldroup** (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Case Number: Name of Debtor: Date Filed: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Monte J. White 11/5/2013 Monte J. White Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. \square No. **Fxhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

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B1 (Official Form 1) (04/13)	Page 3
Voluntary Petition	Name of Debtor(s): Charles Allan Waldroup
(This page must be completed and filed in every case)	Brandi Michelle Waldroup
Sig	natures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code,	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
X /s/ Charles Allan Waldroup Charles Allan Waldroup X /s/ Brandi Michelle Waldroup Brandi Michelle Waldroup	title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 11/5/2013	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney* X /s/ Monte J. White Bar No. 00785232 Monte J. White & Associates, P.C. 1106 Brook Ave Hamilton Place Wichita Falls TX 76301 Phone No. (940) 723-0099 Fax No. (940) 723-0096 11/5/2013 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X Date
X	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. & 110:18 U.S.C. & 156

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **WESTERN DISTRICT OF OKLAHOMA LAWTON DIVISION**

In re:	Charles Allan Waldroup	Case No.	
	Brandi Michelle Waldroup		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF OKLAHOMA **LAWTON DIVISION**

In re:	Charles Allan Waldroup	Case No.	
	Brandi Michelle Waldroup		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Charles Allan Waldroup Charles Allan Waldroup
Date:11/5/2013

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **WESTERN DISTRICT OF OKLAHOMA LAWTON DIVISION**

In re: Ch	Charles Allan Waldroup	Case No.		
	Brandi Michelle Waldroup		(if known)	
	Debtor(s)			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF OKLAHOMA **LAWTON DIVISION**

In re:	Charles Allan Waldroup	Case No.	
	Brandi Michelle Waldroup		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Brandi Michelle Waldroup Brandi Michelle Waldroup
Date:11/5/2013

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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF OKLAHOMA LAWTON DIVISION

IN RE: Charles Allan Waldroup Brandi Michelle Waldroup

Date 11/5/2013

CASE NO

CHAPTER 13

VERIFICATION OF MAILING LIST

Date	Signat	Ure /s/ Charles Allan Waldroup Charles Allan Waldroup
	11/5/2013 Signat	/s/ Charles Allen Weldraum
(changes of corrects harnes and address on previously in	ed mailing lists.
(changes or corrects names and address on previously fi	ed mailing lists
()) adds entities not listed on previously filed mailing list(s).	
(is the first mailing list filed in this case.	
true	and correct to the best of her knowledge. I also certify that	,

Signature /s/ Brandi Michelle Waldroup

Brandi Michelle Waldroup

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Ars Account Resolution 1801 Nw 66th Ave Fort Lauderdal, FL 33313

CAC Financial Corp 2601 NW Expressway Ste 1000 East Oklahoma City, OK 73112

Credit Collections Inc/AMR PO Box 60607 Oklahoma City, OK 73146

First National Bank & Po Box 69 Ardmore, OK 73402

Firstsource Advantage 1232 W State Rd #2 La Porte, IN 46350

Internal Revenue Service Special Procedures-Insolvency PO Box 7346 Philadelphia, PA 19101

Mid South Credit Bureau PO Box 1567 Paris, TN 38242

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Monte J. White & Associates 1106 Brook Ave Wichita Falls TX 76301 Case: 13-14973 Doc: 1 Filed: 11/05/13 Page: 10 of 10

Ocwen Loan Servicing L 3451 Hammond Avenue Waterloo, IA 50702

Portfolio Recovery Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541

R and R Water Conditioning 2715 SW Lee Blvd Lawton, OK 73505

Southwest Oklahoma Fcu 1806 Nw Liberty Ave Lawton, OK 73507

Verizon Verizon Wireless Department/Attn: Bankru PO Box 3397 Bloomington, IL 61702

Yng & Yng Pob 891738 Oklahoma City, OK 73189